So the “Aha” moment arrives. Circumstances make you realize you may need what I used to be, and 2) “Old age ain’t for sissies” as the great Bette Davis once said.

Gradually, or sometimes suddenly, it happens…we can’t keep up with household chores, we can’t see the street signs to drive safely, we give up cooking or we can’t walk without holding on to the furniture, and it begins…a nagging fear that we’re losing our independence, a loss of independence is the biggest fear among seniors. So what is the typical senior response? Pull ourselves up by the bootstraps and keep on going, of course! Call in the kids to help out! They’re supposed to take care of us in our old age, aren’t they? Unfortunately, the kids have spouses and children of their own. And they have full-time jobs, not to mention they live out of town. It’s time for a new strategy.

Many seniors are finding the solution to remaining independent at home lies beyond the family circle with paid caregivers. Deborah Bordeaux, agency director of Stay At Home Senior Care, located in Wake Forest, NC explains, “Most seniors find caregivers in two ways.

The old way is to run a classified ad or hire through a temporary service. The senior bears all the ‘employer’ responsibility for this kind of caregiving.

These folks are usually less expensive but there’s a lot of risk involved in hiring them”, Bordeaux says. She continues, “The downside is:

• It’s too late to find the right people.
• You are responsible for performing criminal background checks.
• You are responsible for finding a replacement if the caregiver is absent.
• You bear the burden for withholding payroll taxes.
• You may bear the burden for caregiver injury and workers compensation. If a caregiver gets injured while helping you, will they ask you for help with their medical bills?
• You bear the burden for liability problems like theft from or damage to your property.

The new way is to contract with a Companion Care Agency. These private agencies provide ‘in-home, non-medical care’. The number of agencies is growing quickly to meet the demands of a fast-growing population. They offer a wide range of services including light housekeeping, meal preparation, laundry, transportation, shopping and more. Payment is private pay and may be covered by long term care insurance policies.

Some questions Bordeaux suggests you ask a Companion Care agency:
1. Are they licensed? North Carolina requires all companion care agencies be licensed by the state.
2. How long have they been in business, and do they have references from other clients?
3. What training/experience do the caregivers have?
4. Does the agency run a background check, DMV check, and reference check on each caregiver?
5. How can they supervise their caregivers?
6. Are the caregivers bonded and covered by workers’ compensation insurance?
7. How do I change the schedule? Are they flexible?
8. What if I have a problem with a caregiver?
9. Does the agency have an emergency or after-hours phone number?
10. Who owns the agency? Is it part of a larger organization?
11. Are the caregivers employed by the agency or independent contractors agreeable to no one?
12. Does the agency carry Professional Liability Insurance?
13. Does the agency carry Non-Owned Owners Auto Insurance if providing transportation services?

The Pros:
• Service is easily customized for each client’s needs
• Extensive hours available
• Staff is screened and supervised
• Agency is responsible for all employer tasks like payroll, taxes, liability insurance, workers compensation, bonding
• Agency is responsible for providing a replacement should the assigned caregiver fail to arrive or need a day off

Bordeaux says, “This service is more expensive than independent caregivers, but the right agency will provide the most customizable, reliable, worry free service. Peace of mind is just a phone call away.”

We Love To Hear A Good Rhythm!

For some, dental care has become an after-thought – one of those things that isn’t given priority until it becomes a necessity, or an emergency. Well, just a thought is bad idea, it can also prove to be a bad for your overall health and wellness. Usually checked “in” with Dr. David Dillard, DDS, with Wake Cross Roads Dentistry, to get a “check-up” on keeping up with dental care.

Why is a dental check-up important?
A check up allows your dentist the ability to see and examine the teeth and gum areas to keep you from oral health problems. Problems untreated could make it more difficult for the dentist to treat and more expensive as well. At the appointment, the dentist evaluates your oral hygiene. Good oral hygiene is important, not only for looks, but for general health as well. Poor oral hygiene can lead to a variety of dental and medical problems such as gum disease, infection, bone loss, heart disease, strokes, and more. Regular check-ups and cleaning can prevent these problems as well as provide you with good oral hygiene habits. During a check-up, the dentist can screen for oral and skin cancer, which is highly curable if diagnosed early. In most cases, dentists are the first to detect oral cancer before other healthcare providers.

“Should I get a dental check-up every year?”
This question is often raised by dental patients. Personal routines and the condition of your teeth vary greatly from person to person, and depending on the condition of your teeth, gums, and mouth, or other changes in your health or lifestyle.

What about other treatments?
Generally, once the check-up has been com- pleted, your dentist will recommend treatment based on the clinical findings. Sometimes this is a simple treatment. Other times it may be a more complex treatment which can necessitate further appointments and information gathering, such as impressions and x-rays.

Finally, if you have problems with your teeth or mouth between check-ups, contact your den- sist to make an earlier appointment. Remember, routine check-ups are less expensive overall, than to allow oral problems to “stack up,” costing significantly more to treat.

Emergencies
Most dental emergencies involve a knocked-out tooth. When you’re treating a knocked-out tooth, time is of the essence, hold the tooth by the crown and rinse off the root of tooth in water if it is dirty. Do not scrub or rinse, however, any attached tissue fragments. If possible, gently insert and hold the tooth in its socket. If that isn’t possible, put the tooth in a cup of milk and get to the dentist as quickly as possi- ble. Remember to take the tooth with you! When dealing with cracked teeth or the piece of tissue with you, if possible. Absecesses can become dangerous and need to be seen that day, do not feel that you can call the next day or later. It’s important to have it looked at immediately by a dentist preferably a medical professional if the dentist can’t be contacted.

Finally, if you have problems with your teeth, gums, or mouth, contact your dentist to make an earlier appointment. In an emergency, outside regular hours or contact the dental emergency unit at your hospital. Remember, routine check-ups are less expensive overall, than to allow oral problems to “stack up,” costing significantly more to treat.

For more information, or to schedule your check-up, contact Dr. David C Dillard, DDS, with Wake Cross Roads Dentistry, PLLC located at 4008 Mitchell Mill Road, Suite M, Rolesville, NC 27571. They may be reached at (919) 453-0777.